UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

Civil Action No.:
COMPLAINT

For this Complaint, the Plaintiff, Ryan Sanabria, by undersigned counsel, states as follows:

JURISDICTION

- 1. This action arises out of the Defendant's repeated violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.* ("FDCPA"), and the invasions of the Plaintiff's personal privacy by the Defendant and their agents in their illegal efforts to collect a consumer debt.
 - 2. Supplemental jurisdiction exists pursuant to 28 U.S.C. § 1367.
- 3. Venue is proper in this District pursuant to 28 U.S.C. § 1391(b), in that the Defendant transacts business in this District and a substantial portion of the acts giving rise to this action occurred in this District.

PARTIES

- 4. The Plaintiff, Ryan Sanabria ("Plaintiff"), is an adult individual residing in Brewster, New York, and is a "consumer" as the term is defined by 15 U.S.C. § 1692a(3).
- 5. The Defendant, Improved Data Services, LLC ("Improved"), is a New York, business entity with an address of 81 Woodlawn Avenue, Lancaster, New York 14086, operating

as a collection agency, and is a "debt collector" as the term is defined by 15 U.S.C. § 1692a(6).

ALLEGATIONS APPLICABLE TO ALL COUNTS

A. The Debt

- 6. The Plaintiff allegedly incurred a financial obligation (the "Debt") to an original creditor (the "Creditor").
- 7. The Debt arose from services provided by the Creditor which were primarily for family, personal or household purposes and which meets the definition of a "debt" under 15 U.S.C. § 1692a(5).
- 8. The Debt was purchased, assigned or transferred to Improved for collection, or Improved was employed by the Creditor to collect the Debt.
- 9. Improved attempted to collect the Debt and, as such, engaged in "communications" as defined in 15 U.S.C. § 1692a(2).

B. Improved Engages in Harassment and Abusive Tactics

- 10. Within the last year, Improved attempted to collect the Debt from Plaintiff.
- 11. In or around September 2021, Improved left a voicemail message on Plaintiff's fiancé's cellular telephone in an attempt to reach Plaintiff.
- 12. In its message, Improved stated that it was calling from the "legal forwarding department at IDS" and that Plaintiff's file moved to the "next step."
- 13. Improved falsely implied that legal action had been or was about to be taken against Plaintiff.
 - 14. To date, Improved has not initiated legal action against Plaintiff.
- 15. On or about October 5, 2021, Improved called Plaintiff's fiancé again in an attempt to contact Plaintiff.
 - 16. Plaintiff's fiancé is not responsible for the repayment of the Debt.

- 17. Plaintiff did not provided his fiancé's telephone number and did not give Improved consent to communicate with his fiancé regarding the Debt.
- 18. Improved's actions caused Plaintiff a great deal of embarrassment, confusion, stress and anxiety.

C. Plaintiff Suffered Actual Damages

- 19. The Plaintiff has suffered and continues to suffer actual damages as a result of the Defendant's unlawful conduct.
- 20. As a direct consequence of the Defendant's acts, practices and conduct, the Plaintiff suffered and continues to suffer from humiliation, anger, anxiety, emotional distress, fear, frustration and embarrassment.

COUNT I

VIOLATIONS OF THE FDCPA - 15 U.S.C. § 1692, et seq.

- 21. The Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 22. The Defendant's conduct violated 15 U.S.C. § 1692b(1) in that Defendant contacted third parties for purposes other than to confirm or correct location information.
- 23. The Defendant's conduct violated 15 U.S.C. § 1692b(3) in that Defendant contacted third parties in regards to the Plaintiff's debt on numerous occasions, without being asked to do so.
- 24. The Defendant's conduct violated 15 U.S.C. § 1692c(b) in that Defendant communicated with individuals other than the Plaintiff, the Plaintiff's attorney, or a credit bureau.
- 25. The Defendant's conduct violated 15 U.S.C. § 1692d in that Defendant engaged in behavior the natural consequence of which was to harass, oppress, or abuse the Plaintiff in

connection with the collection of a debt.

- 26. The Defendant's conduct violated 15 U.S.C. § 1692e in that Defendant used false, deceptive, or misleading representation or means in connection with the collection of a debt.
- 27. The Defendant's conduct violated 15 U.S.C. § 1692e(2) in that Defendant misrepresented the character, amount and legal status of the Debt.
- 28. The Defendant's conduct violated 15 U.S.C. § 1692e(5) in that Defendant threatened to take legal action, without actually intending to do so.
- 29. The Defendant's conduct violated 15 U.S.C. § 1692e(10) in that Defendant employed false and deceptive means to collect a debt.
- 30. The Defendant's conduct violated 15 U.S.C. § 1692f in that Defendant used unfair and unconscionable means to collect a debt.
- 31. The foregoing acts and omissions of the Defendant constitute numerous and multiple violations of the FDCPA, including every one of the above-cited provisions.
 - 32. The Plaintiff is entitled to damages as a result of Defendant's violations.

COUNT II

VIOLATIONS OF NEW YORK GBL § 349 ENGAGING IN UNLAWFUL DECEPTIVE PRACTICES AND ACTS

- 33. The Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully set forth herein at length.
- 34. The acts, practices and conduct engaged in by the Defendant and complained of herein constitute "deceptive acts and practices" within the meaning of Article 22A of the General Business Law of the State of New York, NY GBL § 349.
- 35. The Defendant willfully and knowingly engaged in conduct constituting deceptive acts and practices in violation of NY GBL§ 349.

- 36. The Plaintiff has suffered and continues to suffer actual damages as a result of the foregoing acts and practices, including damages associated with, among other things, humiliation, anger, anxiety, emotional distress, fear, frustration and embarrassment caused by the Defendant.
- 37. By virtue of the foregoing, the Plaintiff is entitled to recover actual damages, trebled, together with reasonable attorneys' fees.

PRAYER FOR RELIEF

WHEREFORE, the Plaintiff respectfully prays that judgment be awarded in the Plaintiff's favor and against the Defendant as follows:

- 1. Against the named Defendant, jointly and severally, awarding the Plaintiff actual damages pursuant to 15 U.S.C. § 1692k(a)(1);
- 2. Against each of the named Defendant, awarding the Plaintiff statutory damages of \$1,000.00 pursuant to 15 U.S.C. §1692k(a)(2)(A);
- 3. Against the named Defendant, jointly and severally, awarding the Plaintiff actual damages, trebled, pursuant to NY GBL § 349;
- 4. Against the named Defendant, jointly and severally, awarding the Plaintiff recovery of the costs of litigation and reasonable attorney's fees pursuant to 15 U.S.C. § 1692k(a)(3);
- 5. Against the named Defendant, jointly and severally, awarding the Plaintiff punitive damages in such amount as is found appropriate; and
 - 6. Granting the Plaintiff such other and further relief as may be just and proper.

TRIAL BY JURY DEMANDED ON ALL COUNTS

Dated: February 25, 2022

Respectfully submitted,

Attorneys for Plaintiff

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